Case 16-10592 Doc 1 Fill in this information to identify your case:	Filed 03/28/16	Entered 03/28/16 18:49:55 age 1 of 67	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Alisia First name	First name
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name  Jackson Last name	Middle name  Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
	maidennames.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual Taxpayer	OR 9 xx - xx-	OR 9 xx - xx-
	Identification number (ITIN)		

Alisia Case 16-10592 Doc 1 Filed 03/28/16 Entered 03/28/16/16/18:49:55 Desc Main Debtor 1 Page 2 of 67 Document Print **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 49000 S Indiana Ave Number Street Number Street Illinois 60615 Chicago Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Alisia Case 16-10592 Doc 1 Filed 03/28/16 Entered 03/28/16 (1/8:49:55 Desc Main Debtor 1 Page 4 of 67 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

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t Name Middle Name

Document Portion

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

## 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: ✓ I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit

completion.

plan, if any.

counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit

counseling because of:

ocumedanig needa	
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

counseling agency within the 180 days before I filed this

bankruptcy petition, but I do not have a certificate of

Within 14 days after you file this bankruptcy petition,

you MUST file a copy of the certificate and payment

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about o	redit
 counseling because of:		

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 67 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. True ? additionalDetails.OtherTypesOfDebt : "" 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **✓** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion **|√|** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$100,001-\$500,000 \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Alisia Jackson Signature of Debtor 1 Signature of Debtor 2 3/28/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

Doc 1

Debtor 1

Filed 03/28/16

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.				
/s/ Peter O'Connor Signature of Attorney fo	or Debtor	Date	3/28/2016 MM / DD / YYY	Y
Peter O'Connor				
Printed name				
Semrad Law Firm				
Firm name				
Street				
City	State			Zip Code
Contact phone		Eı	mail address	poconnor@semradlaw.com
Bar number		S	ate	

Doc 1 Filed 03/28/16 Entered 03/28/16 18:49:55 Desc Main Fill in this information to identify your case: Debtor 1 Alisia Jackson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$4,560.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$4,560.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$16.942.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$16,942.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$3,267.33 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$3,092.00

Pa	t4: Answer These Questions for Administrative and Statistical Records										
6. 4	Are you filing for bankruptcy under Chapters 7, 11, or 13?										
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
	✓ Yes.										
7. 1	What kind of debt do you have?										
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual prin family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C.										
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. On this form to the court with your other schedules.	heck this box and submit									
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Copy 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$3,956.50								
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:										
	From Part 4 on Schedule E/F, copy the following:	Total claim									
	9a. Domestic support obligations (Copy line 6a.)	\$0.00									
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00									
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00									
	9d. Student loans. (Copy line 6f.)										
	priority claims. (Copy line 6g.)										
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00									
	Or Tatal Add lines On through Of	фо oo									

		Case 16-10592	Doc 1	Filed 03/2	28/16	Entered 03/28/16	3 18:49:55	Desc	c Main
Fill in this	inform	ation to identify your case:							
Debtor 1		Alisia			Jackson	1			
		First Name	Middle	Name	Last Na	me			
Debtor 2 (Spouse,		First Name	Middle	Name	Last Na	me			
United St	tates Ba	inkruptcy Court for the:	Northern	Di	istrict of Illin				
Case nur (If known)					(51	ate)			
Officia	al Fo	orm 106A/B							Check if this is an amended filing
Sche	dule	e A/B: Propei	rty						12/1
ategory esponsik rrite your Part 1:	where yole for some name  Desc	you think it fits best. Be supplying correct inforn and case number (if kno ribe Each Residenc	as complete and nation. If more s wn). Answer evo ee, Building, I	d accurate as p pace is neede ery question. Land, or Otl	oossible. If t d, attach a s her Real	asset fits in more than on two married people are fil separate sheet to this for Estate You Own or H land, or similar property?	ing together, both m. On the top of lave an Intere	h are equ any addi	ually
		Vhere is the property?							
1.1		address, if available, or o	ther description	Single-fa Duplex o	property? mily home or multi-unit to inium or coop tured or mob	perative	the amount of a	ny secure <i>Have Cla</i> of the	laims or exemptions. Put ad claims on Schedule D: nims Secured by Property.  Current value of the portion you own?
	Numb	er Street State	Zip Code	Land Investme Timesha Other	ent property re		interest (such	as fee si	your ownership mple, tenancy by estate), if known.
				Debtor 1 Debtor 2 Debtor 1 At least of	only only and Debtor one of the dei mation you	btors and another wish to add about this ite	(see instru	uctions)	mmunity property
If you	own or	have more than one, list he	ere:	proporty lac	Jiiiiioutioii				
1.2	Street	address, if available, or o	ther description	Single-fa Duplex o Condomi Manufac	property? mily home or multi-unit to inium or cool tured or mob	perative	the amount of a	ny secure <i>Have Cla</i> of the	laims or exemptions. Put ed claims on Schedule D: hims Secured by Property.  Current value of the portion you own?
	Numb	State	Zip Code	Land Investme Timesha Other	ent property re		interest (such	as fee si	your ownership mple, tenancy by estate), if known.
				Debtor 1 Debtor 2 Debtor 1	only only and Debtor	the property? Check one 2 only btors and another	Check if the chartest (see instru		mmunity property

Other information you wish to add about this item, such as local property identification number:

Debtor 1	Alisia Case 16-1059	92 Doc 1 F	Filed 03/28/16 Entered 03/28/16	⁄148;49: <u>55 D€</u>	esc Main
1.3	et address, if available, or oth	wi	Documet Name Page 11 of 67  I hat is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	the amount of any sec	d claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature interest (such as fee the entireties, or a li	simple, tenancy by
		Cot	The has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this item, stoperty identification number:	(see instruction	community property s)
you ha		e that number here	of your entries from Part 1, including any entries fo		
Do you ov you own th 3. Cars, va	vn, lease, or have legal or e at someone else drives. If you ns, trucks, tractors, sport utilit	<b>quitable interest in a</b> lease a vehicle, also re	any vehicles, whether they are registered or not? In report it on Schedule G: Executory Contracts and Unexpess		
	Make Model: Year: Approximate mileage: Other information:	GMC Envoy 2002 104000	Who has an interest in the property? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this is community property (see instructions)	the amount of any sec	d claims or exemptions. Put ured claims on <i>Schedule D:</i> Claims Secured by Property.  Current value of the portion you own?  \$3175.00
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any sec	d claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property.  Current value of the portion you own?

Debtor 1		Filed 03/28/16 Entered 03/28/16	6/48:49: <u>55 Des</u>	c Main	
	First Name Middle Name	Document Page 12 of 67			
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure	•	
	Model: Year:	Debtor 1 only	•	nims Secured by Property.	
	Approximate mileage:		Ordanoro vvito riavo dia	iinis occured by 1 roporty.	
		Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secured claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Cla	nims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
	No Yes				
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Year:	Debtor 1 only			
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.		ed claims on Schedule D:	
	Year:	Debtor 1 only	Creditors Who Have Cla	nims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
5. Add	I the dollar value of the portion you own for a	Il of your entries from Part 2, including any entries f	or pages	175.00	
		e	00	175.00	

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Yes. Describe...

Page 13 of 67 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ✓ Yes. Describe... Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No ✓ Yes. Describe... Cell Phone \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver V No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **V** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No

\$950.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here .....

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Document Miller Page 14 of 67 **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$80.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: US Bank \$355.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes

Schedule A/B: Property page 5

% of ownership:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in

an LLC, partnership, and joint venture

Yes. Give specific information about

Name of entity

**✓** No

them

Doc 1 Filed 03/28/16 Entered 03/28/16 16/8/49:55 Desc Main Document Page 15 of 67 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	Alisia First Nam	Case	16-10	592	Doc 1		03/28/16 cumente		tered ( e 16 o		6∉48i49: <u>55</u>	De	esc Main
24.						n account in 529(b)(1).			m, or i	ınder a qı	ualified sta	te tuition program.	•	
		No Yes	Institu	ution nam	e and d	escription. Sep	arately file	e the records of a	ny inte	rests.11 U.	S.C. § 521(	c):	 	
25.				or future Ir benefit		s in property	(other th	an anything lis	ted in	line 1), an	d rights or	powers		
		Yes. De	escribe											
26.	Еха	<i>mples:</i> Ii No		omain na				r intellectual pro yalties and licens		reements				
27.		<i>mples:</i> E No		permits, e		neral intangil licenses, coo		ssociation holdir	ıgs, liqu	uor license	s, professio	nal licenses		
Mor	ney (	or pro	perty	owed to	you?	•							<b>p</b> D	current value of the ortion you own? o not deduct secured aims or exemptions.
28.	_		s owed to	o you										
		Yes. Giv ab yo	out them u already	c informa , includino filed the years	g whethe returns	er						Federal: State: Local:		
29.		ily supp Supples: Pa		or lump su	m alimo	ny, spousal su	oport, child	d support, mainte	nance,	divorce se	ttlement, pro	operty settlement		
	<b>✓</b>	No		c informa							-1	Alimony:		
		ics. Oiv	о эрссии	c ii iioiiiia								Maintenance:		
												Support:		
												Divorce settlement		
30.		nples: U	Inpaid wa	-	bility ins	urance payme paid loans you		lity benefits, sick omeone else	pay, va	cation pay,	workers' co	Property settlemen	ıt.	
		No Yes. De	scribe											

Debt	tor 1	Alisia Case 16 First Name	6-10592	Doc 1 Middle Name	Filed 03/28/16 Document	<u>Entered</u> @3/28/6 Page 17 of 67	<b>L6</b> @148i49: <u>55 D</u>	esc Main
31.		rests in insurance mples: Health, disabi		rance; health	n savings account (HSA); cr	· ·	r's insurance	
		No Yes. Name the insur of each policy and lis	. ,		Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar	mples: Accidents, em			I have filed a lawsuit or mace claims, or rights to sue	ade a demand for payme	nt	
34.	Othe	Yes. Describe er contingent and et off claims	unliquidated	claims of ev	very nature, including cou	unterclaims of the debtor	and rights	
	<b>✓</b>	No Yes. Describe						
35.	<b>✓</b>	financial assets you No Yes. Describe	u did not alre	ady list				
36.			-		Part 4, including any entri			\$435.00
Part	5:	Describe Any E	susiness-Re	elated Pro	pperty You Own or Ha	ive an Interest In. Lis	st any real estate ir	n Part 1.
37.	Do y	ou own or have ar	ıy legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commissions	s you alread	ly earned			
39.	Exar	ce equipment, furn nples: Business-rela No Yes. Describe			nodems, printers, copiers, fax	k machines, rugs, telephone	es, desks, chairs, electroni	c devices

Deb	or 1 Alisia Case It	<u>5-10592 Doc 1</u>		<u> 1terea (ゆるりんなんはむ (社&amp;じ49:55 D</u>	<u>esc main</u>
40.	First Name  Machinery, fixtures, equ	Middle Name uipment, supplies you u	Documeint Pag use in business, and tools of you	ge 18 of 67 Ir trade	
	✓ No	., ., ., ., ., ., ., ., ., ., ., ., ., .	,		
	Yes. Describe				
41.	Inventory				
	No No				
	Yes. Describe				
42.	Interests in partnershi	ps or joint ventures			
	✓ No		Name of outit o	0/ of our archine	
	Yes. Give specific		Name of entity:	% of ownership:	
	information about them				_
	2.5				
					_
43. <b>(</b>	Customer lists, mailing	lists, or other compilation	ons		
	<b>✓</b> No				
	Yes. Do your lists inc	clude personally identifiabl	e information (as defined in 11 U.S	.C. § 101(41A))?	
	No				
	Yes. Descri	ibe			
44.	Any business-related p	roperty you did not alrea	adv list		
	✓ No		,		
	Yes. Give specific				
	information				
			-		
15. A	dd the dollar value of al	I of your entries from Pa	art 5, including any entries for pa	ages you have attached	
or P	art 5. Write that number	here		<b>&gt;</b>	
Part		arm- and Commerc interest in farmland, list it i		rty You Own or Have an Interest In	-
46.	Do you own or have ar	ny legal or equitable inte	erest in any farm- or commercial	fishing-related property?	
	✓ No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured
					claims or exemptions
47.	Farm animals	ultry form roised fish			o. o.opaono
	Examples: Livestock, pou	uuy, rann-raised fish			
	✓ No				
	Yes. Describe				

Deb	tor 1	Alisia Case 16 First Name	6-10592	Doc 1	Filed 03/28/		Entered @3/28/116/118:49:55 Page 19 of 67	Desc	Main
48.	Cro	ps-either growing	or harvested		Document		rage 19 of or		
	<b>~</b>	No							
		Yes. Describe						_	
49.	Fari	m and fishing equi	nment imple	ments machi	nery fixtures, and	tools	of trade		
70.	<b>✓</b>		pinent, imple	ments, maem	nery, natures, and	10013	of trade		
	=	Yes. Describe							
	_	[							
50.	_	m and fishing supp	lies, chemica	ils, and feed					
		No Yes. Describe							
	ч	ics. Describe							
51.		farm- and comment fram- and comment frame far			ty you did not alrea	ady lis	st		
	_	No	may, rarrir raioc	od norr					
	Ħ	Yes. Describe							
		ļ							
							for pages you have attached		
for Pa	art 6.	Write that number	here				<b>&gt;</b>		
Part	7:	Describe All Pro	operty You	Own or Ha	ve an Interest i	in Th	nat You Did Not List Above		
53.		you have other prop			ot already list?				
		mples: Season tickets	s, country club	membersnip					
		No Yes. Give specific							
		information							
54. A	dd th	e dollar value of all	l of your entri	ies from Part	7. Write that number	er her	'e	.▶	
Part	8.	List the Totals	of Fach Pa	rt of this Fo	orm				
55. <b>F</b>	art 1	: Total real estate, l	line 2				<b></b>		
56. <b>p</b>	art 2	total vehicles, line	5		\$31	75.00			
57. <b>P</b>	art 3	: Total personal and	d household	items, line 15	\$95	50.00			
58. <b>P</b>	art 4	: Total financial ass	ets, line 36		<del></del> \$43	35.00			
59. <b>F</b>	Part 5	5: Total business-re	elated propert	ty, line 45					
60. <b>F</b>	Part 6	: Total farm- and fi	shing-related	d property, line	e 52				
61. <b>F</b>	Part 7	: Total other prope	erty not listed	, line 54					
62. 1	otal	personal property.	Add lines 56 th	hrough 61		SEO 00			+ \$4560.00
		· · ·		-	\$43	560.00	Copy personal property t	otal ►	<del>- + φ+ουο.υυ</del>
									\$4560.00
63. <b>T</b>	otal o	of all property on S	chedule A/B.	Add line 55 + I	ine 62				

Filli	n this informa	Case 16-10592 Do	oc 1 Filed 03/	28/16 F	Entered 03/2	8/16 18:49:55	Desc Main
Deb	otor 1	Alisia First Name	Middle Name	Jackson Last Nam			
	otor 2 ouse, if filing)		Middle Name	Last Nam			
		nkruptcy Court for the: Northe	<u>rn</u> D	District of Illing (Stat			
	e number nown)			(Stat			
Of	ficial F	orm 106C				•	Check if this is a amended filing
Sc	hedule	e C: The Property	y You Claim	as Exe	empt		12/1
For is to exer exer exer prop	each item o state a s mpted up eive certa mption of perty is de  1: Identi Which set  You an	pecific dollar amount as to the amount of any ap in benefits, and tax-exem	s exempt, you musexempt. Alternative olicable statutory apt retirement funde under a law that amount, your exempts are Exempts of the conference of the conf	st specify to rely, you maked the limit. Som the semption work to relate the semption with your spous U.S.C. § 522(	the amount of ay claim the fuse exemptionse unlimited in exemption to buld be limited see is filing with you.	ull fair market value —such as those fo dollar amount. Ho a particular dollar to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
	Brief desc	ription of the property and line	-	Amount of	the exemption yo	u claim Spec	cific laws that allow exemption
			Copy the value from Schedule A/B				
	Brief description:	GMC, Envoy	\$3,175.00	<b>V</b>	\$3,175.00		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>03</u>			f fair market value, u		
	Brief description:	US Bank	\$355.00	<b>✓</b>	\$355.00		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B:17			\$355.00 f fair market value, ι ble statutory limit	ıp to any	
3.	(Subject to	aiming a homestead exemption adjustment on 4/01/16 and every 3	3 years after that for case	es filed on or af	,	,	

☐ No

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Par	Addition	al Page			3			
	•	Brief description of the property and line on Schedule A/B that lists this property		• • • • • • • • • • • • • • • • • • • •			• •	Specific laws that allow exemption
	Brief description: Line from Schedule A/B:	<u>Cash</u>	\$80.00	<b>✓</b>	\$80.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Brief description: Line from Schedule A/B:	Cell Phone	\$150.00	<b>✓</b>	\$150.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Brief description: Line from Schedule A/B:	Furniture 06	\$500.00	<b>✓</b>	\$500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Brief description: Line from Schedule A/B:	Used Clothing	\$300.00	<b>✓</b>	\$300.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)		

Fill in this informa	Case 16-10592 ation to identify your case:		03/28/16	Entered 03/28/	16 18:49:55	Desc Main	
Debtor 1	Alisia First Name	Middle Name	Jackso Last N				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame			
United States Ba	nkruptcy Court for the:	Northern	District of Illi	inois State)			
Case number (If known)			(-				
	orm 106D					am	eck if this is an ended filing
Schedu	le D: Credite	ors Who Ha	ve Clair	ns Secured	by Prope	rty	12/1
correct inforr	ete and accurate as nation. If more spa top of any addition	ce is needed, copy	the Addition	al Page, fill it out, r	number the entri	•	
No. Ch	ditors have claims secuneck this box and submit that II in all of the information b	nis form to the court with yo	our other schedule	s. You have nothing else t	o report on this form.		
Part 1: List A	All Secured Claims						
claim. If mor	ured claims. If a creditor he than one creditor has a the claims in alphabetica	particular claim, list the of	her creditors in Pa	' '	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

		Case 16-10592	P Doc 1 Filed	03/28/16	Entered 03/2	28/16 18:49:55	Desc	Main	
Fill in	this informa	ation to identify your case	:						
Debte		Alisia First Name	Mistal Dama	Jackso					
Debte		First Name	Middle Name	Last N	ame				
(Spot	use, if filing)	First Name	Middle Name	Last N	ame				
Unite	ed States Ba	nkruptcy Court for the:	Northern	District of III	nois state)				
Case (If kno	number								
•		rm 106E/F				_	Ched	ck if this is an	amended filing
			ditors Who	Have II	nsacurad	Claims	_		4045
OC.	IICuu		uitora Willo	Have O	i i Sceui cu	Olaiiiis			12/15
106Å/l are lis the bo	B) and on S sted in Sche exes on the	Schedule G: Executory edule D: Creditors Who left. Attach the Contin	xpired leases that could the Contracts and Unexpire to Hold Claims Secured button Page to this page Y Unsecured Claims	d Leases (Officially Property. If most on the top of a	al Form 106G). Do no ore space is needed	ot include any credito , copy the Part you ne	rs with parti ed, fill it out	ally secured t, number th	d claims that e entries in
1.	Do any cre	ditors have priority uns	secured claims against yo	ou?					
	✓ No. Go	to Part 2.							
	Yes.								
_	identify wha possible, list Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetica ore than one creditor hold	claims. If a creditor has m nim has both priority and no al order according to the cru is a particular claim, list the laim, see the instructions fo	npriority amounts editor's name. If y e other creditors in	list that claim here an ou have more than tw Part 3.	nd show both priority and	d nonpriority a	amounts. As r	much as
							Total claim	Priority amount	Nonpriority amount

Filed 03/28/16 Entered 03/28/16 16 18:49:55 Desc Main Doc 1 Debtor 1 Page 24 of 67 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 CHOICE RECOVERY \$20.00 Last 4 digits of account number 7031 Nonpriority Creditor's Name POB 614-358-9900 When was the debt incurred? 8/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43220 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 City of Chicago Parking \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60602 Chicago Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 CREDIT MGMT \$1,384.00 0831 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTÉRNATIONAL When was the debt incurred? 7/1/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON Texas 75007 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed [7] Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset?

✓ No Yes

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Doc 1

Part 2: Y	our NONPRIORITY	Unsecured	Claims -	Continuation	Page
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	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	FIRST PREMIER BANK	— Last 4 digits of account number	\$520.00
	Nonpriority Creditor's Name 601 S MINNESOTA AVE	When was the debt incurred? 4/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	SIOUX FALLS South Dakota 57104		
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	<b>✓</b> No	<del></del>	
	Yes		
4.5	FST PREMIER	Last 4 digits of account number 2371	\$554.00
	Nonpriority Creditor's Name 3820 N LOUISE AVE	When was the debt incurred? 3/1/2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	SIOUX FALLS South Dakota 57107	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	<b>✓</b> No		
	Yes		
4.6	HARVARD COLL	Last 4 digits of account number 5329	\$6,843.00
	Nonpriority Creditor's Name 4839 N Elston Ave	When was the debt incurred? 10/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	Chicago Illinois 60630	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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First Name Document Page 26 of 67

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5 followed by 4.5 and so forth	Total claim
1		y with 4.5, followed by 4.6, and so forth.	
4.7	ILLINOIS COLLECTION SE Nonpriority Creditor's Name	Last 4 digits of account number 8791	\$380.00
	8231 185TH ST STE 100	When was the debt incurred? 12/1/2015	
	Number Street	As of the date was file the claim in Charles II that such	
		As of the date you file, the claim is: Check all that apply.	
	TINLEY PARK Illinois 60487	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.8	MBB	Last 4 digits of account number 2142	\$62.00
	Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403	When was the debt incurred? 3/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	PARK RIDGE Illinois 60068	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.9	MEDICREDIT, INC	Look A Parts of account would be 4077	\$100.00
	Nonpriority Creditor's Name	Last 4 digits of account number1077	Ψ.00.00
	PO BOX 1629 Number Street	When was the debt incurred? 11/1/2015	
	Trained Chook	As of the date you file, the claim is: Check all that apply.	
	MADVI AND Montone 62042	Contingent	
	MARYLAND Montana 63043 HEIGHTS	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Debts to pension or profit-snaring plans, and other similar debts  Other. Specify	
	Is the claim subject to offset?	▼ Outer, opeony	
	✓ No		
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	PENN CREDIT	Last 4 digits of account number 4679	\$200.00
	Nonpriority Creditor's Name 916 S 14TH ST	When was the debt incurred? 2/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg Pennsylvania 17104	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.11	PEOPLES ENGY	Last 4 digits of account number 6901	\$447.00
	Nonpriority Creditor's Name 200 EAST RANDOLPH	When was the debt incurred? 3/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	CHICAGO Illinois 60601	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No	—	
	Yes		
4.12	SENEX SERVICES CORP	— Last 4 digits of account number 8589	\$114.00
	Nonpriority Creditor's Name 333 FOUNDS RD	When was the debt incurred? 12/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	INDIANAPOLIS Indiana 46268	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		

Debtor 1 Alisia Case 16-10592 Doc 1 Filed 03/28/016 Entered 03/28/016 (18:49:55 Desc Main First Name Middle Name Docume 12: Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.13 SOURCE RECEIVABLES MNG Nonpriority Creditor's Name 4615 DUNDAS DR STE 102 Number Street	Last 4 digits of account number 2698  When was the debt incurred? 3/1/2015  As of the date you file, the claim is: Check all that apply.	\$205.00
GREENSBORO North Carolina 27407 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
Stellar Rec   Nonpriority Creditor's Name   1327 Highway 2 Wes   Number   Street	Last 4 digits of account number 8221  When was the debt incurred? 8/1/2015  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	\$1,113.00

Debtor 1 Alisia Case 16-10592 First Name

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Middle Name Documeritie Page 29 of 67 Part 4: Add the Amounts for Each Type of Unsecured Claim

	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.							
				Total claims				
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00				
	6b.	Taxes and certain other debts you owe the	6b.	\$0.00				
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00				
				Total claims				
Total claims from Part 2	6f.	Student loans	6f.	\$0.00				
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$16,942.00				
	6j.	Total. Add lines 6f through 6i.	6j.	\$16,942.00				

		5 4 53 10	0/00/40 = :	1.00/00/40 40 40 55	
Fill in this i	Case 16-10592 nformation to identify your case:	Doc 1 Filed 0	3/28/16 Entere	ed 03/28/16 18:49:55	Desc Main
Debtor 1	Alisia First Name	Middle Nesse	Jackson Last Name		
Debtor 2		Middle Name	Last Name		
(Spouse, if	filing) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case numl	ber				
, ,	al Form 106G				Check if this is a amended filing
Sched	dule G: Executo	ry Contracts	and Unexpire	ed Leases	12/1
space is ne				e equally responsible for supplyi is page. On the top of any addition	ng correct information. If more onal pages, write your name and
1. <b>Do</b> yo	ou have any executory co	ontracts or unexpired	d leases?		
☐ No	. Check this box and file this form	with the court with your other	er schedules. You have not	ning else to report on this form.	
✓ Yes	s. Fill in all of the information belo	w even if the contracts or lea	ases are listed on Schedul	e A/B: Property (Official Form 106A	/B).
				en state what each contract or lea examples of executory contracts an	
Pe	erson or company with whom y	ou have the contract or le	ease	State what the contract	t or lease is for
2.1 <u>Tri N</u>	Managment ne			Other, Other,	
<u>4900</u> Num	0 S Indiana St nber Street			Lease	

Chicago City

Illinois State

60615 Zip Code

		Case 16-10592	2 Doc 1 Filed (	)3/28/16 Entered (	03/28/16 18:49:55	Desc Main
Fill	in this inform	ation to identify your case		<u> </u>	0,10 10.10.00	Bood Main
De	btor 1	Alisia First Name	Middle Name	Jackson Last Name	_	
	btor 2 bouse, if filing)				_	
(0)	ouse, ii iiiiig,	First Name	Middle Name	Last Name		
Un	ited States Ba	ankruptcy Court for the:	Northern	_ District of Illinois (State)	_	
	se number (nown)			(State)	_	
						Check if this is a amended filing
$\bigcirc$ 1	fficial F	orm 106H				arichaed illing
		e H: Your Co	dobtors			404
						f two married people are filing
in th	•			•		e, fill it out, and number the entries ase number (if known). Answer
1.	Do you have No Yes	re any codebtors? (If you	u are filing a joint case, do no	t list either spouse as a codebto	or.)	
2.	Louisiana, N	levada, New Mexico, Pue	ved in a community proper rto Rico, Texas, Washington,	· · · · · · · · · · · · · · · · · · ·	unity property states and territor	es include Arizona, California, Idaho,
	Yes. D		ouse, or legal equivalent live	with you at the time?		
	✓ N		ate or territory did you live?	Fill	in the name and current address	ss of that person.
		Name of your spouse, fo	rmer spouse, or legal equival	ent	-	
		Number Street			-	
		City	State	Zip Code	-	
3	In Column	1. list all of your codebt	ors. Do not include vour s	nouse as a codebtor if your s	nouse is filing with you. List	the person shown in line 2 again
٥.	as a codeb	tor only if that person is	s a guarantor or cosigner. I	Make sure you have listed the		ficial Form 106D), Schedule E/F
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in	this information to identif	y your case:			8/16 18:4	9:55	Desc Ma	in	
		Docai		gc <del>02 01 0</del>	7				
Debtor	r 1 Alisia First Name	Middle Name	Jackson Last Name						
Debtor	r 2				Cr	neck if this			
(Spous	se, if filing) First Name	Middle Name	Last Name			An amer	nded filing		
United	States Bankruptcy Court for the:	Northern	District of Illinois (State)				ement showing es as of the follo		
Case r (If knov	number vn)					MM / DE	D / YYYY		
Offic	cial Form 106I								
Sch	edule I: Your Inc	come							12/15
nclud nforn ages	nsible for supplying corde information about you nation about your spous write your name and ca	ur spouse. If you are ser e. If more space is need ase number (if known). A	parated and yeard and year	our spouse eparate she	is not filing	with yo	u, do not ir	rclude	-
	Fill in your employment		Debtor 1			Debtor 2			
	information.	Employment status	Employed			Employ	ved.		
	If you have more than one job,		✓ Not Employed	<b>2</b> 4	ŗ	Not Em			
	attach a separate page with information about additional	Occupation	Not Employs			Not En	ipioyeu		
	employers.	Employer's name							
	Include part time, seasonal, or self-employed work.	Employer's address	Number Street			Number Stre	et		
	Occupation may include student								
	or homemaker, if it applies.								
			City	State	Zip Code	City	Sta	e Zip	Code
		How long employed there?			_				
Part	2: Give Details About	Monthly Income							
	nate monthly income as of the eparated.	date you file this form. If you h	ave nothing to repo	ort for any line, v	vrite \$0 in the spa	ce. Include	e your non-filing	spouse (	unless you
	or your non-filing spouse have mo parate sheet to this form.	ore than one employer, combine t	he information for a	all employers for			•	more spa	ace, attach
				For De	intor 1	For Debto			
(	List monthly gross wages, sala deductions.) If not paid monthly, ca	alculate what the monthly wage wo	ould be.		\$3,980.17				
3.	Estimate and list monthly over	time pay.	3		+ \$0.00			1	
4.	4. Calculate gross income. Add line 2 + line 3. 4.				\$3,980.17				

Filed 03/42/8/16 Entered @3/28/16 18:49:55 Desc Main Alisia Case 16-10592 Doc 1 Middle Name Documentame Page 33 of 67 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$3,980.17 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$372.67 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$15.17 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: Healthcare 5h. -\$325.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$712.83 7. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$3,267,33 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income \$0.00 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. \$3,267.33 10 \$3,267.33 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$3,267.33 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-1059	2 Doc 1 Filed 0:	3/28/16 Entered	03/28/16 18:49:55	Desc Main	1
Fill in this infor	mation to identify your cas		<u> </u>			-
Debtor 1	Alisia		Jackson			
	First Name	Middle Name	Last Name			
Debtor 2	\			Check if this is:		
(Spouse, if filir	ng) First Name	Middle Name	Last Name	An amended fili	ng	
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		howing post-petition the following date:	n chapter 13
Case number (If known)			. ,			
(II Idiowii)				MM / DD / YYY	Υ	
Official	Form 106J					
Schedu	le J: Your Ex	nansas				12/1
nformation. If if known). An		attach another sheet to this f		qually responsible for supplyi ditional pages, write your nam		per
1. Is this a joi	int case?					
✓ No. G	o to line 2					
Yes. C	Ooes Debtor 2 live in a se	eparate household?				
	No					
	Yes. Debtor 2 must file	e Official Forms 106J-2, <i>Expens</i>	es for Separate Household c	of Debtor 2.		
2. <b>Do you ha</b>	ve dependents?	No				
Do not list [	Debtor 1 and	es. Fill out this information for	Dependent's relationsl	hip to Dependent's	Does depend	dent live
Debtor 2.	e	each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child		_ No. ✓ Yes.	
			Child		No.	
			Office		Yes.	
	penses include	No				
than						
yourself ar dependen	nd your $lacksquare$	⁄es				
Part 2: Est	imate Your Ongoing	Monthly Expenses				
•	of a date after the bank		•	a supplement in a Chapter 13 ck the box at the top of the fo	•	
		cash government assistance it on <i>Schedule I: Your Income</i>			Yo	ur expenses
	I or home ownership export the ground or lot. 4.	penses for your residence. Inc	lude first mortgage payments	s and	4.	\$1,075.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, or rente	er's insurance			4b.	\$0.00
4c. Home	maintenance, repair, and u	upkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Alisia Case 16-10592 Doc 1 Filed 03/28/46 Entered 03/28/46 Alisia Case 16-10592 Doc 1 Filed 03/28/46 Entered 03/28/49:55 Desc Main

First Name	Middle Name Docume in the Page 35 of 67		
			Your expenses
5. Additional mortgage payment	ts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas	S	6a.	\$400.00
6b. Water, sewer, garbage colle	ection	6b.	\$0.00
6c. Telephone, cell phone, Inter	rnet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$507.00
8. Childcare and children's educ	cation costs	8.	\$0.00
9. Clothing, laundry, and dry cle	eaning	9.	\$230.00
10. Personal care products and	services	10.	\$200.00
11. Medical and dental expenses	s	11.	\$75.00
12. <b>Transportation.</b> Include gas, Do not include car payments	maintenance, bus or train fare.	12.	\$325.00
13. Entertainment, clubs, recrea	ation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions an	d religious donations	14.	\$0.00
15. Insurance.			
Do not include insurance deduc	cted from your pay or included in lines 4 or 20.		<b>#0.00</b>
15b. Health insurance		15a	\$0.00
15c. Vehicle insurance		15b	\$0.00
		15c	\$80.00
	educted from your pay or included in lines 4 or 20.	15d	\$0.00
	added from your pay or included in lines 4 or 20.		\$0.00
17. Installment or lease payment		16	ψο.σο
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
		17c	\$0.00
17d. Other. Specify:			\$0.00
	naintenance, and support that you did not report as deducted from	17d	\$0.00
	e I, Your Income (Official Form 106I).	18.	\$0.00
19.Other payments you make to	support others who do not live with you.		
Specify:		19.	\$0.00
20.Other real property expenses	s not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other prope	erty	20a	\$0.00
20b. Real estate taxes 20b.		20b	\$0.00
20c. Property, homeowner's, or	r renter's insurance	20c	\$0.00
20d. Maintenance, repair, and u	ipkeep expenses 20d.	20d	\$0.00

\$0.00

20e

20e. Homeowner's association or condominium dues

Debtor 1	Alisia Case 16-1059	2 Doc 1	Filed 03/28/16	Entered 03/28/16 (1/8)	49: <u>55 Desc M</u>	ain
	First Name	Middle Name	Document notice that the property of the prope	Page 36 of 67		
21.Other	. Specify:				21	\$0.00
22. Calcu	late your monthly expenses.	•				\$3,092.00
22a. A	dd lines 4 through 21.					\$0.00
22b. C	copy line 22 (monthly expenses	for Debtor 2), if a	ny, from Official Form 106J	-2		\$3,092.00
22c. A	dd line 22a and 22b. The result	is your monthly e	xpenses.		22.	
23. Calcu	late your monthly net income	e.				
23a. C	Copy line 12 (your combined mo	onthly income) fron	n Schedule I.		23a	\$3,267.33
23b. C	copy your monthly expenses from	m line 22 above.			23b	\$3,092.00
	ubtract your monthly expenses		r income.			\$175.33
•	The result is your monthly net in	ncome.			23c	
24. <b>Do y</b> o	ou expect an increase or deci	rease in your exp	penses within the year af	ter you file this form?		
For e	xample, do you expect to finish	paving for your ca	ar loan within the year or do	vou expect vour		
	gage payment to increase or de	. , . ,	•			
<b>✓</b> N	No					
	'es					
_	Explain here:					
	Ехріантного.					

	Case 16-10592	2 Doc 1 Filed 03	0/20/16 Entor	<u>red 03/2</u> 8/16 18:49:55	Doce Main
Fill in this info	ormation to identify your case		WANTO FILE	PH 0.5/20/10 10.49.55	Desc Main
Debtor 1	Alisia		Jackson		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fili	ing) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106Dec	<u> </u>			Check if this is a amended filing
Declara	ation About ar	Individual Del	btor's Sche	dules	12/1
If two married	d people are filing together	, both are equally responsib	le for supplying corre	ect information.	
_	gn Below pay or agree to pay some	one who is NOT an attorney	to help you fill out bar	nkruptcy forms?	
✓ No					
Yes.	. Name of person		_ Attach Bankrupi Signature (Offici	tcy Petition Preparer's Notice, Decla ial Form 119).	ration, and
	enalty of perjury, I declare y are true and correct.	that I have read the summar	ry and schedules filed	with this declaration and	
🗶 /s/ Alisia	a Jackson		×		
Signature	e of Debtor 1		Signa	ature of Debtor 2	
Date <u>3/2</u>	<b>28/2016</b> M/DD/YYYY		Date	MM/DD/YYYY	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
  - Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

Signed:

Debtor(s)

Do not sign this agreement if the amounts are blank.

Attorney for the Debtor(s)

Fill in	this inform	Case 16-10592 nation to identify your case		Filed 03/28/16	Entered 03/	28/16 18:49:55	Desc Main
Debt		Alisia		Jackson	1	7	
Debt	or 2	First Name	Middle N	Name Last Na	me		
		First Name	Middle N	Name Last Na	me		
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illin	ois ate)		
Case (If knd	number			(Cir			
Off	icial F	Form 107				_	Check if this is a amended filing
			al Affairs	for Individua	ıls Filina	for Bankrup	tcv 12/1
	is needed	I, attach a separate she	et to this form. On		l pages, write you		ying correct information. If more er (if known). Answer every questior
1.	What is	your current marital sta	tus?				
	☐ Mar	ried married					
2.	During tl	ne last 3 years, have you	ı lived anywhere o	other than where you live	now?		
	✓ No Yes.	List all of the places you li	ved in the last 3 yea	ars. Do not include where yo	ou live now.		
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as I	Debtor 1	Same as Debtor 1
	Num	ber Street		From	Number Stree	<u></u> ⊎t	From
				_ To			To
	City	State	Zip Code	-	City	State Zip C	<u> </u>
					Same as [	Debtor 1	Same as Debtor 1
	Num	ber Street		- From	Number Stree		From
		DOI Officer		_ To		,,	То
	City	State	Zip Code	-	City	State Zip (	
			•		-		
	<i>erritories</i> ir ✓ No	nclude Arizona, California,	Idaho, Louisiana, N	-			Code (Community property states an

Doc 1 Filed 03/28/16 Entered 03/28/16 /1.8:49:55 Desc Main Debtor 1 Page 45 of 67 Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Gross income Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$8467.00 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business ✓ Wages, commissions, Wages, commissions, \$30000.00 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015 Operating a business Operating a business Wages, commissions, Wages, commissions, \$35000.00 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details.

	Debtor 1		Debtor 2		
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
From January 1 of current year until the date you filed for bankruptcy:					
For last calendar year: (January 1 to December 31,2015)					
For the calendar year before that: (January 1 to December 31,					

Debtor 1 Alisia Case 16-10592 First Name 

Doc 1 Page 46 of 67 Documetht me

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are eith	er Debtor 1's o	r Debtor 2's d	ebts primarily con	sumer debts?					
No.		Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
	During the 90 o	days before you	ı filed for bankruptcy,	did you pay any creditor	a total of \$6,225* or more?				
	No. Go to	line 7.							
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
	* Subject to ad	justment on 4/0	1/16 and every 3 yea	ars after that for cases file	ed on or after the date of adju	stment.			
✓ Yes.	. Debtor 1 or D	ebtor 2 or bot	th have primarily c	onsumer debts.					
	During the 90 o	days before you	ı filed for bankruptcy,	did you pay any creditor	a total of \$600 or more?				
	No. Go to	,	,	, 11, 1, 1, 1					
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
_	reditor's Name umber Street ty	State	Zip Code				Mortgage Car Credit card Loan repayment Suppliers or vendors		
_				-			Other Markenese		
Cr	editor's Name						Mortgage Car		
Nu	umber Street						Credit card Loan repayment Suppliers or		
Cit	ty	State	Zip Code				vendors  Other		
Cr	editor's Name						Mortgage Car		
Nu	umber Street						Credit card Loan repayment Suppliers or		
Cit	ty	State	Zip Code				vendors  Other		

Doc 1 Filed 03/28/16 Entered 03/28/16 16/8/49:55 Desc Main Debtor 1 Document Page 47 of 67 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Alisia Case 16-10592 Doc 1 Filed 03/28/616 Entered 03/28/116 (1/28/49:55 Desc Main First Name Documentum Page 48 of 67

t4: Identify Legal Actions, Reposse	essions, and Foreclosur	es			
Within 1 year before you filed for bankrupto List all such matters, including personal injury ca disputes.					
No  ✓ Yes. Fill in the details.					
_	Nature of the case	Court or age	ncy		Status of the case
Case title TRIA ADELFI LLC v. Jackson	Civil	Cook County	Circuit Court		Pending
	_	Court Name 50 West Wasl	nington Street		On appeal
Case number 2015-M1-718019		Number Stree	_		Concluded
	_	Chicago	Illinois	60602	_
Coop title		City	State	Zip Code	
Case title					Pending
	_	Court Name			On appeal
Case number	_	Number Stree	et		Concluded
		City	State	Zip Code	_
	Describe the pr	operty		Date	Value of the property
Creditor's Name				-	
	Explain what ha	appened			
Number Street					
	Property was	s repossessed.			
	Property was				
-	Property wa	-			
City State Zi		s attached, seized, or l	eviea.	<b>.</b>	V. 1
	Describe the pr	operty		Date	Value of the property
Creditor's Name					
	Explain what ha	appened			
Number Street					
	Property was	s repossessed.			
		s foreclosed.			
	Property wa	s garnished.			
City State Zi	o Code Property was	s attached, seized, or l	evied.		

Deb	tor 1		<u>d 03/28/16 Entered </u> 03/28/16 /1/8:49: cumenter Page 49 of 67	55 Desc	<u>Main</u>
11.			creditor, including a bank or financial institution, set of	ff any amounts fr	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.			your property in the possession of an assignee for th	e benefit of credi	tors, a court-appointed
	_	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for bankruptcy, did you only No Yes. Fill in the details for each gift.	give any gifts with a total value of more than \$600 per	person?	
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		· · · · · · · · · · · · · · · · · · ·		1	

		FIRST Name	IVIIddle IN	DO	ocument Page 50 of 67		
14.	With	nin 2 years before you	filed for bankru		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	<b>✓</b>	No Yes. Fill in the details for	or each gift or con	tribution.			
		Gifts with a total value per person			Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street	<del></del>	. 0. 1.			
Part	6:	City Si		ip Code			
15.	With			cy or since yo	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	<u> </u>	No					
	Ш	Yes. Fill in the details.  Describe the property how the loss occurred	-		Describe any insurance coverage for the loss	Date of your loss	Value of property lost
		now the loss occurred	u		Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	1055	
						]	
Part	7:	List Certain Payme	ents or Trans	fers			
16.	seek	ing bankruptcy or prep	paring a bankru	ptcy petition?			ne you consulted about
	_	No	рісу решіоп ргер	alers, or credit	counseling agencies for services required in your bankrupto	ъу.	
	$\overline{\mathbf{A}}$	Yes. Fill in the details.					
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Semrad Law Firm - \$350.00	3/24/2016	\$350.00
		Person Who Was Paid				<u> </u>	<del>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</del>
		20 South Clark Street 28	8th Floor				
		Number Street					
		Chicago III	linois 6	60606			
		•		p Code			
		Email or website addres					
		Person Who Made the F	Payment, if Not Yo	DU		<u> </u> 	
		Person Who Was Paid					
		Number Street					
		City St	itate Zi	p Code			
		Email or website address	SS				
		Person Who Made the F	Payment, if Not Yo	ou			

Debtor 1 Alisia Case 16-10592 Doc 1 Filed 03/28/46 Entered 03/28/46 (Ak8:49:55 Desc Main

Deb	tor 1	Alisia Case 16-10592 First Name		d 03/28/16 ocument	Entered 03/28 Page 51 of 67	M16 (148;49:	55 Desc	Main	
	you	nin 1 year before you filed for ba deal with your creditors or to ma not include any payment or transfer	ake payments to you	ır creditors?	ng on your behalf pay o	or transfer any p	property to anyor	ne who p	promised to help
	<b>✓</b>	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	ordin Inclu trans	nin 2 years before you filed for be nary course of your business or de both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	r financial affairs? sfers made as securit					-	
	Ц	Too. 1 III III U Gotano.		Description and property transfe			property or paymets but paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for see are often called asset-protection		transfer any prop	perty to a self-settled tru	ıst or similar de	vice of which yo	u are a l	peneficiary?
		Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer was made
		Name of trust							was made

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	First Name	Middle Name	Documetht ende	Page 52 of 67	
Part 8:	List Certain Financial Ac	counts, Instru	uments, Safe Dep	osit Boxes, and Storage Units	

20.	or tra	in 1 year before you filed for ba ansferred? de checking, savings, money mark eratives, associations, and other fi	et, or other financ	ial accounts					
		No Yes. Fill in the details.							
				Last 4 numb	digits of account digits of account	Type of instrum	account or eent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		— xxxx	-		ecking rings		
		Number Street					ney market kerage er		
		City State	Zip Code						
		Person Who Was Paid		— XXXX	-		ecking rings		
		Number Street					ney market kerage		
		City State	Zip Code	<u> </u>			ы		
:1.	valua	ou now have, or did you have wables? No Yes. Fill in the details.	ithin 1 year befo		d for bankruptcy, and the description of the descri	ny safe deposi	t box or other deposito  Describe the contents		cash, or other  Do you still have it?
		Name of Financial Institution		Name					□ No
		Number Street		Number	Street				Yes
		City State	Zip Code	City	State	Zip Code			
2.	Have	you stored property in a storag	•	other than	your home within 1	l year before y	ou filed for bankruptcy	?	1
		No Yes. Fill in the details.							
				Who else	had access to it?		Describe the contents	s	Do you still have it?
		Name of Storage Facility		Name					☐ No ☐ Yes
		Number Street		Number	Street				
				City	State	Zip Code			
		City State	Zip Code						

Deb	otor 1	Alisia Case 16-10592 Doc 1 First Name Middle Name	Filed 03/2 Docume	<sup>a</sup> nt <sup>me</sup> Paç	ntered @3/2 ge 53 of 67	186/166/168:49: <u>55 Desc Mai</u> l	<u>n</u>
Part	9:	Identify Property You Hold or Contro	I for Someo	ne Else			
23.		you hold or control any property that someone  No  Yes. Fill in the details.	e else owns? Ir	nclude any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	ш	Too. I ill ill tile detaile.	Where is the	e property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street	_			-	
			— City	Stato	Zin Codo	-	
		City State 7in Code	City —	State	Zip Code		
		City State Zip Code					
		Give Details About Environmental In	nformation				
For		urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or loca azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clea	nto the air, land,	soil, surface wa	ater, groundwater		
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispo	•	vironmental law,	whether you now	own, operate, or utilize it	
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Re		I notices, releases, and proceedings that you know	•		occurred.		
24.	Has	any governmental unit notified you that you r	may be liable o	r potentially lia	able under or in	violation of an environmental law?	
	H	No Yes. Fill in the details.					
			Governmen	ıtal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_		·		
		,			_		
25.	_	e you notified any governmental unit of any re	elease of hazar	dous material	?		
	씜	No Yes. Fill in the details.					
			Governmen	ital unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

	First Name Midd	lle Name	Document Page 54 of 67	
26. l	Have you been a party in any judicial or		e proceeding under any environmental law? I	include settlements and orders.
[	No Yes. Fill in the details.			
•	_	С	ourt or agency N	ature of the case Status of the case
	Case title	<del></del> -	ourt Name	Pending
				On appeal
		N	umber Street	Concluded
	Case number		ity State Zip Code	
Part 1				y connections to any hypinose?
27.	<u> </u>		own a business or have any of the following	
	A member of a limited liability cor		ession, or other activity, either full-time or part-tin limited liability partnership (LLP)	ie
	A partner in a partnership			
	An officer, director, or managing of An owner of at least 5% of the vo			
ı	No. None of the above applies. Go to F		·	
į	Yes. Check all that apply above and fill		low for each business.	
			Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	Business Name		_	EIN:
	Number Street		_	Dates business existed
	-		Name of accountant or bookkeeper	F T-
	City State	Zip Code		From To
			Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	Business Name		_	EIN:
	business Name		_	
	Number Street		Name of accountant or bookkeeper	Dates business existed
	City State	Zip Code		FromTo
			Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	Business Name		_	EIN:
	Number Street		Name of accountant or bookkeeper	Dates business existed
	City State	Zip Code	_	FromTo

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Debtor		ed 03/28/16 Entered 03/28/16 /1/8:49:55 Desc Main Occumente Page 55 of 67
		give a financial statement to anyone about your business? Include all financial institutions,
<u> </u>	No Yes. Fill in the details below.	
-	-	Date issued
	Name	MM/DD/YYYY
	Number Street	<del>_</del>
	City State Zip Code	_
Part 12	2: Sign Below	
an	d correct. I understand that making a false statement	Affairs and any attachments, and I declare under penalty of perjury that the answers are true s, concealing property, or obtaining money or property by fraud in connection with a aprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/28/2016	Date
Die	d you attach additional pages to Your Statement of Fi  No  Yes	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Die	d you pay or agree to pay someone who is not an atto	rney to help you fill out bankruptcy forms?
<b>✓</b>	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

### **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

re	Alisia Jackson		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
1	DISCLOSURE OF ( Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20		F ATTORNEY FOR D	
	year before the filing of the petition in bankruptcy, or in connection with the bankruptcy case is as follows	agreed to be paid to me, for service		
	For legal services, I have agreed to accept			\$4,000.00
	Prior to the filing of this statement I have received			\$350.00
	Balance Due			\$3,650.0
2.	The source of the compensation paid to me was:  Debtor	Other (specify)		
3.	The source of the compensation paid to me is:  Debtor	Other (specify)		
4.	I have not agreed to share the above-disclosed members and associates of my law firm.	compensation with any other perso	n unless they are	
	I have agreed to share the above-disclosed cor members or associates of my law firm. A copy the people sharing in the compensation, is atta	of the agreement, together with a lis		
5.	In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation,			in bankruptcy;
	b. Preparation and filing of any petition, sched	ules, statements of affairs and plan	which may be required;	
	c. Representation of the debtor at the meeting	g of creditors and confirmation hear	ing, and any adjourned hearings there	of;
	d. Representation of the debtor in adversary p	roceedings and other contested bar	nkruptcy matters;	
6.	. By agreement with the debtor(s), the above-disclose	d fee does not include the following	services:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of a eedings.	ny agreement or arrangement for p	ayment to me for representation of the	debtor(s) in this bankruptcy
	3/28/2016		/s/ Peter O'Connor	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

## Case 16-10592 Doc 1 Filed 03/28/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 03/28/16 18:49:55 Desc Main Page 58 of 67 your income is more than the median income for

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-10592 Doc 1 Filed 03/28/16 Entered 03/28/16 18:49:55 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Jackson, Alisia	Case No				
_	Debtor(s)					
		Chapter. Chapter13				
	VERIFICATION OF CREDITOR MATRIX					
The above named Debtors hereby verify that th		e attached list of creditors is true and correct to the best of their kn	owledge.			
Date:	3/28/2016	/s/ Jackson, Alisia				
	<del></del>	I all and APara	_			

Signature of Debtor

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US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON , WI 53704

HARVARD COLL 4839 N Elston Ave Chicago , IL 60630

CREDIT MGMT 4200 INTERNATIONAL CARROLLTON , TX 75007

Stellar Rec 1327 Highway 2 Wes Kalispell , MT 59901

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL 60601

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL 60487

SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO , NC 27407

PENN CREDIT 916 S 14TH ST PO Box 988 Harrisburg , PA 17104

SENEX SERVICES CORP 333 FOUNDS RD INDIANAPOLIS , IN 46268

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE , IL 60068

CHOICE RECOVERY POB 614-358-9900 COLUMBUS , OH 43220

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

Debtor 1 Alisi			Filed 03/28/16	Entered 03/28	8/16, 18:49:55	Desc Main
Part 6: Ans		Middle Name estions for Reportir	DOCUMENTAME	Page 63 01 67		
16. What kir do you h	nd of debts	as "incurred by  No. Go to l  Yes. Go to  16b. Are your debt obtain money investment.  No. Go to l  Yes. Go to  16c. State the type	s primarily consury an individual primaline 16b. line 17. s primarily busine for a business or invitine 16c. line 17.	arily for a personal, ss debts? Busines. restment or through hat are not consume	family, or househo s <i>debts</i> are debts t the operation of th	hat you incurred to ne business or
Chapter Do you e after any property and adm expenses funds wi for distri	stimate that	✓ No. I am not filing under paid that funds  ☐ No. ☐ Yes.	under Chapter 7. Go to lir	ne 18, nate that after any exemp		nd administrative expenses are
18. How mar do you e you owe'	stimate that	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		1,000-5,000 5,001-10,000 10,001-25,000	<b></b> 5	5,001-50,000 0,001-100,000 fore than 100,000
19. How mud estimate to be wo	your assets	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 milli	0 00	\$1,000,001-\$10 mill \$10,000,001-\$50 mi \$50,000,001-\$100 n \$100,000,001-\$500	illion	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion fore than \$50 billion
20. How muc estimate liabilities	your to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 milli	0	\$1,000,001-\$10 mill \$10,000,001-\$50 mi \$50,000,001-\$100 n \$100,000,001-\$500	Ilion  \$\bigsigs	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion fore than \$50 billion
Part 7: Sign	Below					
For you		and correct.  If I have chosen to for 13 of title 11, Unit proceed under Chap. If no attorney repressill out this document request relief in acciliunderstand making	ile under Chapter 7, ed States Code. I unter 7. ents me and I did not, I have obtained are cordance with the characteristic afalse statement, or ankruptcy case can in \$152, 1341, 1519, and	I am aware that I neederstand the relief of pay or agree to paid read the notice reparter of title 11, Unconcealing property result in fines up to	nay proceed, if eligavailable under easy someone who is equired by 11 U.S. (ited States Code, or obtaining mone \$250,000, or imprise Signature of Debtor 2	gible, under Chapter 7, 11,12, ach chapter, and I choose to s not an attorney to help me C. § 342(b). specified in this petition. ey or property by fraud in sonment for up to 20 years,
	ant of all the transfer and the transfer a	Executed on	3/24/2016 MM / DD / YYYY	r engligh for the continue prints for received to be the size of the continue of the following the forest the continue of the following the fo	Executed on	MM / DD / YYYY  Outcomes not provide contract to consider the delication of the contract contract and the contract to contract the contract

Case 16-10592 Doc 1 Filed 03/28/16 Entered 03/28/16 18:49:55 Desc Main Fill in this information to identify your case: Debtor 1 Alisia Jackson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 2

MM/DD/YYYY

Date

/s/ Alisia Jackson

Date 3/24/2016

Signature of Debtor 1

MM/DD/YYYY

Debtor 1	Alisia Case 16-10592	Doc 1	Filed 03/28/16 Documestiliane	Entered 03/28/16 18:49:55 Page 65 of 67	Desc Main
				tatement to anyone about your business?	include all financial institutions,
	No Yes. Fill in the details below.				
			Date issued		
	Name		MM/DD/YYYY	MANAGEMENT AND	
	Number Street		<del></del>		
	City State	Zip Cod	<u></u> е		
Part 12:	Sign Below				
				tachments, and I declare under penalty of perecty, or obtaining money or property by frac	
				to 20 years, or both. 18 U.S.C. §§ 152, 1341	
				×	
	/s/ Alisia Jackso Signature of Debtor			Signature of Debtor 2	·
	Signature of Debtor	1		Date	
	Date 3/24/2016			546	
Did	you attach additional pages to '	Your Statement	t of Financial Affairs fo	r Individuals Filing for Bankruptcy (Official	Form 107)?
V	No				
	Yes				
Did	you pay or agree to pay someor	ne who is not ar	n attorney to help you f	ill out bankruptcy forms?	
V	No				
	Yes. Name of person			Attach the Bankruptcy Petitio Declaration, and Signature (C	•
1 4	•				*

Case 16-10592 Doc 1 Filed 03/28/16 Entered 03/28/16 18:49:55 Desc Main

### UNITED STATES BANGRUPPTE 1/67OURT

Northern District of Illinois

In re:	Jackson, Alisia  Debtor(s)	Case No				
	253.(4)	Chapter. Chapter13				
	VERIFICATION OF CREDITOR MATRIX					
Th	ne above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their know	vledge.			
		Ch ha				
Date:	3/24/2016	/s/ Jackson, Alisia				
		Jackson, Alisia				

Debt	or 1	Alisia Case 16-10592 First Name	Doc 1	Filed 03/28/16 Documes Name	Entered 03/28/16 18:49:55 Desc Mair Page 67 of 67	<u> </u>
16.	Calo	culate the median family income	e that applies	to you. Follow these step	S:	and the Michigan Comment of Comment of Comment of the Comment of t
	16a.	Fill in the state in which you live.		Illinois		
	16b.	Fill in the number of people in yo	ur household.	3		
	16c.	Fill in the median family income f To find a list of applicable median also be available at the bankrupto	n income amoi	unts, go online using the li	nk specified in the separate instructions for this form. This list may	\$72,343.00
17.	Hov	v do the lines compare?				
	17a.				form, check box 1, <i>Disposable income is not determined under 11</i> sposable Income (Official Form 122C-2).	
	17b.	Permission	and fill out Ca	alculation of Disposable	n, check box 2, Disposable income is determined under 11 U.S.C. e Income (Official Form 122C-2). On line 39 of that form, copy	
Part		Calculate Your Commitme			25(b)(4)	
		y your total average monthly in				\$3,956.50
19.		•			is not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustment does not	apply, fill in 0 o	on line 19a.		-\$0.00
	19b.	Subtract line 19a from line 18.				\$3,956.50
20.	Calc	culate your current monthly inco	ome for the ye	ear. Follow these steps:		
	20a.	Copy line 19b.				\$3,956.50
		Multiply by 12 (the number of mor	nths in a year).			x 12
	20b.	The result is your current monthly	income for the	e year for this part of the fo	orm.	\$47,478.00
	20c.	Copy the median family income for	or your state ar	nd size of household from li	ine 16c.	\$72,343.00
21.	How	do the lines compare?				
	Bermunt	Line 20b is less than line 20c. Unle period is 3 years. Go to Part 4.	ss otherwise o	rdered by the court, on the	top of page 1 of this form, check box 3, The commitment	
	konoveli	Line 20b is more than or equal to li commitment period is 5 years. Go t		s otherwise ordered by the	court, on the top of page 1 of this form, check box 4, The	
art 4	: 5	Sign Below				
		By signing here, I declare under p	enalty of perjur	y that the information on th	nis statement and in any attachments is true and correct.	
		/s/ Alisia Jackson Signature of Debtor 1		-	Signature of Debtor 2	
		olginature of Debtor 1			dignature of Debtor 2	
		Date <u>3/24/2016</u> MM/DD/YYYY			Date	
		If you checked 17a, do NOT fill ou If you checked 17b, fill out Form 12			of that form, copy your current monthly income from line 14 above.	